WARRANTY DEED

STATE OF MISSISSIPPI

DeSoto COUNTY

THIS INDENTURE, made and entered into this 1st day of October, 1998, by and between CALVIN A. GREEN and wife, SYLVIA W. GREEN

ROBERT C. KREWSER, and wife, BRENDA I, KREWSER

party of the first part, and

as tenants by the entirety with full rights of survivorship and not as tenants in common, party of the second part,

WITNESSETH: That for and in consideration hereinafter expressed that said party of the first part has bargained and sold and does hereby bargain, sell, convey and warrant unto the said party of the second part the following described real estate, situated and being in , County of DeSoto , State of Mississippi. to-wit:

Lot 80, 1st Revision, COLLEGE HILLS P.U.D., situated in Section 18, Township 2 South, Range 6 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 55, Pages 3 - 5, in the Chancery Clerk's Office of DeSoto County, Mississippi, reference to which plat is hereby made for a more particular description of said property.

Being all or part of the same property conveyed to the grantor(s) herein by warranty deed of record in Land Deed Book 332, Page 552, in said Chancery Clerk's Office.

TO HAVE AND TO HOLD the aforesaid real estate together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said part of the second part, as tenants by the entirety with right of survivorship in the longer liver, his heirs, successors and assigns in fee simple forever.

The said part of the first part does hereby covenant with the said part of the second part that he is lawfully seized in fee of the aforedescribed real estate; that he has a good right to sell and convey the same; that the same is unencumbered, except for 1998 DeSoto County taxes, not yet due and payable; subject to subdivision restrictions, building lines and easements of record in Plat Book 55, Pages 3-5; amended and restated declaration of covenants and restrictions of record in Book 306, Page 179; all of record in said Chancery Clerk's Office;

and that the title and quiet possession thereto he will warranty and forever defend against the lawful claims of all persons.

IN CONSIDERATION for this conveyance is as follows: TEN DOLLARS (\$10.00) cash in hand and other good and valuable considerations, receipt of which is hereby acknowledged.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the said party of the first part the day and year first above written.

STATE MS.-DESOTO CO.

Oct 22 3 18 PM '98

CALVIN A. CREEN

Seglina W Arun

SYLVIA W. COMEN

NO.
PUBA
AT
LARGE

STATE OF TENNESSEE COUNTY OF SHELBY

Personally appeared before me, the undersigned Notary Public, in and for the State and County aforesaid, the within named CALVIN A. CREEN and wife, SYLVIA W. CREEN

who acknowledged that they signed and delivered the foregoing instrument on the day and year therein mentioned as their voluntary act and deed.

Given under my hand and seal this 1st day of October, 1998.

NOTARY PUBLIC

My Commission Expires: March 14, 2000

TAX PARCEL NUMBER: 2064-1801.00-00080

GRANTOR'S MAILING ADDRESS:

CALVIN A. CREEN SYLVIA W. CREEN 7056 Belsfield Road Memphis, TN 38119

Phone Number: HOME No. 901-754-6079

Work No. 901-544-0600

GRANTEE'S MAILING ADDRESS:

ROBERT C. KREMSER BRENDA I. KREMSER P.O. BOX 240862 MEMPHIS, TN 38124

Phone Number: Home: 901-335-0668

Work: 901-761-3266

PROPERTY ADDRESS: lot 80, College Hills P.U.D.

Olive Branch, MS 38654

MAIL TAX BILLS TO: ROBERT KREMSER

P.O. BOX 240862 MEMPHIS, TN 38124

THIS INSTRUMENT PREPARED BY & RETURN TO:

J. MICHAEL MURPHY

6389 Quail Hollow Rd. Suite 102

Memphis, Tennessee, 38120

(901) 761-2850

TG File #: 9809539 MD&W File #: 981778

(wd-ms)